

FIG. 2



SETTLEMENT PROCESS

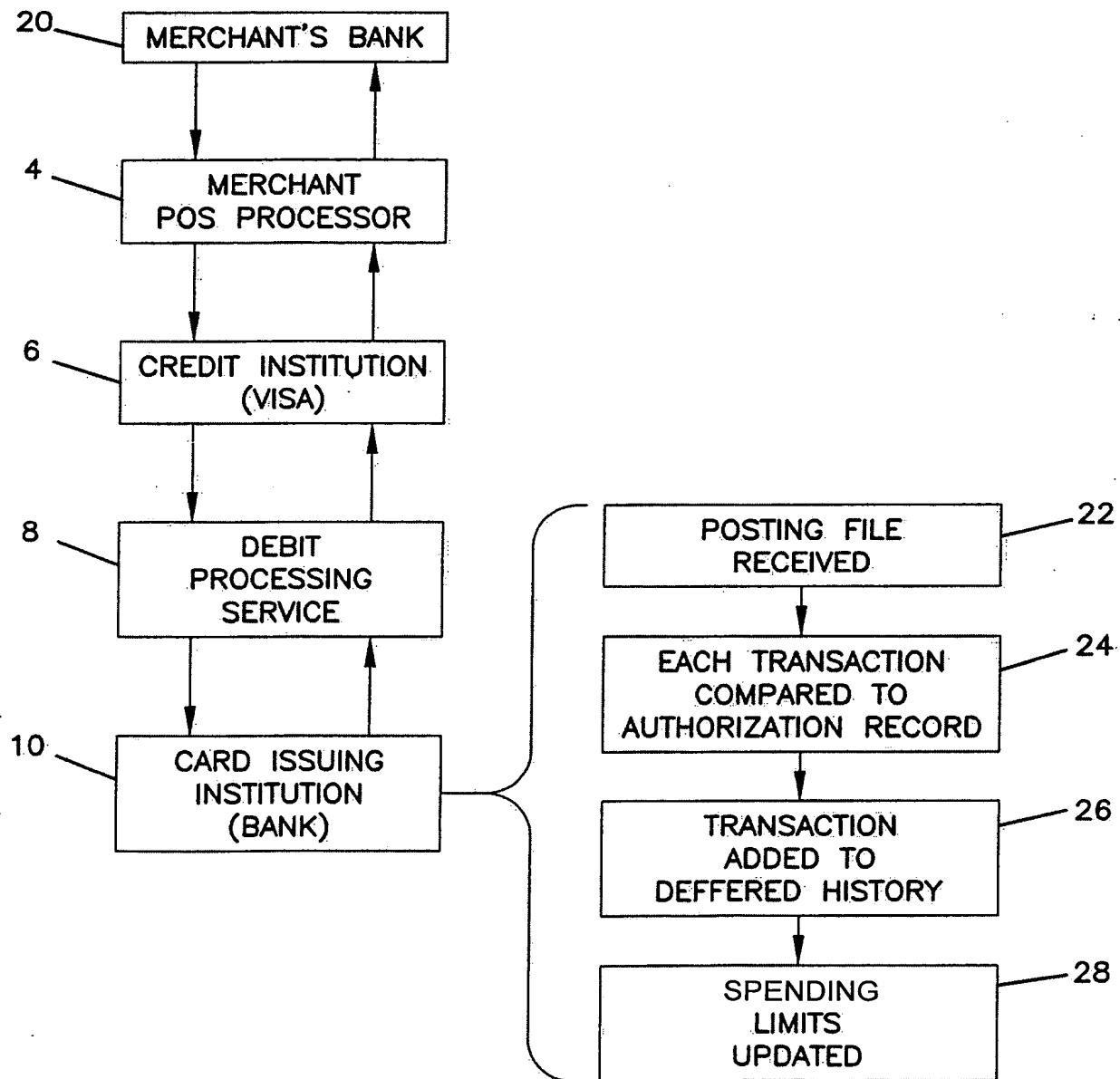


FIG. 3

STATEMENT PROCESS

